

Entrepreneurial Economics: An Explorative Study on Sustainable Fundraising Strategies of Indian Ministries and NGO's

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Abstract

With an estimated 2,000,000 plus Non-Governmental Organizations operating in India, roughly 1 for every 600 Indians, there is growing need for Christian NGO's to figure out how to finance their work in a sustainable fashion. This reality is also coupled with the current Governmental scrutiny of NGO's in regards to fund accountability and transparency.

This mixed-method research explores the stories of Indian-Christian NGO leaders, in order to highlight existing funding strategies, and how they have been able to face the uncertainty of funding throughout the life of their NGO. In this approach, informant interviews and organizational surveys were conducted as the main data collection method.

The results indicate there is a desire of NGO leaders to learn new funding approaches or expand on existing ones in an effort to navigate the changing communication and funding landscape. A dependence on God as provider is central to financial provision accompanied by a desire to move beyond their current funding strategies. God's provision has been expressed through the networking of relationships with those with a like-minded objective which has created lines of prayer and funding. It also highlighted the need to grow the giving capacity of local churches and expand the knowledge of local NGO financing without expanding dependency on foreign funding.

Acknowledgement

First of all, I want to thank God for giving me the privilege of living in India with my family for 16 months. His providence was evident through the friendships we gained while in India and the many that supported us from the U.S.

Secondly, I want to thank my wife Gabi and my children Zael and Zeleste. You have been very patient and loving through the process of this work and have sacrificed a lot by giving me the space to read, meditate, travel, and write. I couldn't have done it without you! Los quiero mucho!

Thirdly, I want to give special recognition to the Indian leaders that were willing to participate in this joint venture with me. The great sacrifices that you have endured for the sake of the Gospel have been great, but like any great tree, your roots of commitment, leadership, creativity, submission, servanthood, and hope are evident in the great fruit that exists in the lives of those in your communities.

I will always treasure your stories as you continue to work among the destitute and marginalized in your country. I pray that this could be a good account of your insight and knowledge. May it be a small seed in the conversation on what Indian ministries and NGO can do to grow to be sustainable in an ever changing, uncertain funding climate.

Finally, I want to thank Professor Dr. Viv Grigg for his patience, leadership, and guiding hand throughout this process.

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Chapter 1

Introduction

One evening that would change the trajectory of Pastor Luke's ministry happened after missing his train in Kerela. While sitting on a bench he observed a man who was handing out literature. After striking a conversation with this stranger he found out that he was a devote Christian and evangelist. After a good lunch and a great conversation they decided to part ways. As they said good bye, Pastor Luke recalls, "He said, 'Pastor I don't know what was the plan of God, I have some addresses with me. And they are all from South Indians. I feel that I don't need them so I can give the list to you.'" To Pastor Luke's surprise, the list he was handed contained more than 1,000 addresses which were properly typed ready to photocopy.

Pastor Luke, is one of many pastors, entrepreneurs, evangelist that vividly remember and recount encounters that changed the trajectory of their ministry. In his case, to be handed a list of 1,000 names in the 1980's, before social media, was a thrust which broadened his donor base in order to expand the ministry and gain financial support.

With an estimated 2,000,000 (20 lakh) plus Non-Governmental Organizations operating in India, roughly 1 for every 600 Indians, there is growing need for NGO's to rise above and continually seek out financial sustainability for their organization. Through it all there is a current financial scrutiny coming from the government (Mahapatra, 2014). The recent changes under the Foreign Contribution Regulation Act (FCRA) are at the center of such scrutiny. In writing about this issue, Trailochan Sastry suggests that there is a distinct division between the civil society and the government and a lack of trust. More specifically, "bordering of fear, with each group highlighting faults of the other. Behind all this are differing ideas of India we all [Indians] hold" (Sastry, 2015).

Understandably, this places leaders of NGO's in the focus in regards to the accountability of their work, stewardship of funds, and the probability of getting their FCRA paperwork revoked. This is the challenge that many urban pastors and leaders are facing in raising resources as they pursue the vision that God has given them for their cities.

I have intentionally been focused on befriending some of these leaders who are in different stages of life and phases in their organization in order to know how to support them as they plan and implement their vision. Many of these leaders ask me, "how can I apply for foreign funds?" or at times "Can you help with funding?"

I've seen their need which is credible and begs sustainability.

Partner Organization/Context

This action-research approach is based on supervision and partnership with an existing local organization. For the past 16 months I have had the pleasure of journeying with Pastor Mark, a local pastor, academic, and founder of India Seed. I have seen first-hand the grassroots community development work and theological training him and volunteers have been able to do with very little resources. Although he is not new to grassroots work, he is new in leading an NGO.

Indian Seed is an NGO that was legally registered in 2013 as a Charitable Trusts of India under section 29 of the provisions of the Bombay Public Trust Act 1950 and Bombay Trust Rules 1951. Although India Seed was registered in 2013, Pastor Mark has been conducting grassroots community development and theological training since 2012.

Currently, India Seed provides after school academic support to children living in a 3 year old unrecognized slum and has built good relationships among the community and key leaders. It has also provided affordable missiological and theological training to lay leaders in partnership with local churches.

After many conversation with Pastor Mark and other leaders in central India, it was evident that the issue of funding surfaced as a constant theme. Understanding the youth of India Seed as an organization and the reality that funding is needed to grow, Pastor Mark and I thought this would be a good topic to pursue. He believes that this research will help inform him on how to grow in their fundraising knowledge.

The goal for this research is to extract strategies that other Christian leaders have used for the sustainability of their organization in order to give India Seed insight on fundraising strategies that work at the grassroots level and within the Indian context. It will seek to answer the following questions: What fundraising strategies foster economic sustainability for Indian ministries and non-profit organizations?

Methodology

Theory

This study did not seek out to create a new theory but to allow the existing practitioners theory to surface by using a mixed-method research approach (see next section). There are key principles from my observing and talking with Indian NGO leaders for 18 months as well as my 10 years of experience in the Non-profit sector in America, which have informed my questions and analysis. The principles which are involved in sustainability are: vibrant faith, cross collaboration, planning, structure, continual learning, innovation, cross-cultural awareness, financial stewardship, leadership development, and unity.

The preceding list are factors and not necessarily a clean formulated theory. It is certain that the informants of this study had a mixture of these factors within their organizational leadership

experience. A combination of these factors will have to be tested and formulated into specific theory within the Indian context. This would be good step for future researchers.

Population and Locations

This research project focused on 14 interviews with Indian Founder/CEO's leading organizations at the grassroots level. Leaders with good reputation and good standing among their communities and Christian circle were sought after. Recommendations and referrals from leaders and pastors were pursued through a personal face-to-face, email or phone introduction. This was crucial as trust had to be established considering the potential sensitivity of the topic.

Given the interest of leaders on this topic, central and northern leadership networks were made available. This meant that leaders in central and northern India were identified and interviewed. All the interviews were conducted onsite at the leaders' office or home, which ever was more convenient for them.

Research Method

A mixed-method approach was used in this study. This method allowed for both qualitative and quantitative data to be collected and used in order to generalize from a sample to a population (Gray, 2014, p. 194). All with the aim of getting a complete picture on each organization, its context, with the intent of understanding the funding strategies that are being used.

All interviews were semi-structured with open ended and closed questions. Allowing the key informant to share the story of their organization and give them the liberty to share key insights on how their work has been financed and sustained from inception to the present.

Following the interview the key informant was asked to fill out an organizational survey which covered the following areas:

- CEO: General information of CEO/Founder
- Internal: Breakdown of various funding streams
- Technology: Role of technology in their marketing and fundraising.
- Fundraising: Description of existing funding plan.

All the interviews were audio recorded ranging from 1-2 hours long. Afterward a transcription was drafted along with a tabulation of all the organizational surveys.

The English language was used as the main form of communication in both verbal and written form. Interviewees verified that they are fluent in English and that they do not need an interpreter by making a note of it in the consent form presented to them prior to the interview.

Variables

The two variables which will be highlighted in this study are possible strategies (causes) that can create a positive change (effect) in route to the sustainability in the organizational life of NGO's. See figure 1.

Independent Variable (cause): The funding strategies that are conceived by leaders cause for certain crescendos and decrescendos to occur within their organization.

These dynamics are what could potentially be life changing or life consuming for leaders and staff, in an organization that seeks to grow.

Dependent Independent Variable Variable (effect): (cause): **Positive Change Applied** towards Strategies Sustainability

Figure 1: Two variables: The positive change applied strategy.

Dependent Variable (effect): A positive change which an will be looked into as a way to discover an organization has achieved will be highlighted from the

interviews. Such changes could be the expansion of programs, new initiatives, acquisition of land, and growth in donor base. These positive changes will point to applied strategies within the organization.

Theological Framework: Transformational Conversations

A Transformational Conversations framework was implemented as it puts an emphasis on dialogue as a way to create a grassroots response to current challenges in its given context (Grigg, 2009, p. 21). In this model there is a conversation with the local city community, then a theological conversation, and finally active engagement conversation which brings all conversations together which lead to transformative conversations as new actions are developed. See figure 2.

Attention to the story challenges of India Seed (Active Engagement) was crucial in order to gain a whole understanding on their issue for sustainability. Then stories of the various leaders (City conversation) were sought after concerning the issue at hand. Their voice and expertise adequately speak into the challenges and

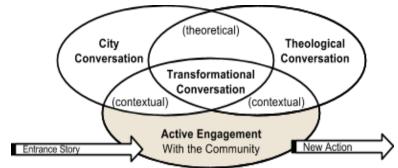


Figure 2: Transformational Conversations Framework

solutions of creating a sustainable organization. Then examples of how their theology (Theological conversation) relates to the overall story of sustainability were extracted as a way to express a biblical voice into the conversation. Finally a conversation with in India Seed (Active Engagement) resulted in new action which in turn birth new transformational conversation.

Assumptions

There were four major assumption in this study: Theological, Leadership, Financial, and Cultural.

The first assumes that theologically the Indian church should reflect the early church in the book of Acts. The Indian church should have a deep commitment for the expression of love and concern for the poor and invest time, treasure, talent, and energy in order to live lined up with the great commission. Indian church pastors should look to integrate the proclamation of the gospel and social development into a biblical worldview that expresses unity when giving of finances.

The second assumes that leaders have a responsibility to create, innovate, and find solutions. They are to lead and demonstrate how these values are lived out in their organizational culture. Leadership is bound to a clear understanding that faith and leadership are not separate but that leadership is constantly informed by the condition of faith of the leader.

The third assumes that financial matters are as important as theological matters with in the life and management of the organization. Financial integrity is a high value that demands transparency and accountability for the sake of organizational health.

The fourth assumes that a specific cultural mindset and its relation to money exists. This can only be made evident by the leaders, the insiders, which have the power to alter it if desired based on their theological convictions.

Ethical Considerations & Permissions

Proper consents forms and documentation have been drafted and reviewed by the Azusa Pacific University Internal Review Board. The IRB has granted exempt status for this project which means that proper confidentiality for the interviewee and organizational data will be upheld by changing the name of the participant and their organization.

I also have completed Collaborative Institute Training Initiative certification which covers extensively the ethics and responsibility when doing research with people.

Additionally, a letter from Mission Theological Seminary, was obtained affirming that my research topic and design will not be done in an offensive manner to the local population. (See Appendices to view documents).

As an outsider it was crucial for me to gain credibility within the Indian community that I was a part of. Language learning became a key element in my life as a participant-observer which soon gave fruit as it gave me a good reputation among my Indian community.

Also, my friendship with my landlord, Dr. Malaki, gave me credibility and introduced me among the veteran leaders in the city who would become acquaintances and friends of mine for this study. He became my cultural mentor, my guide, and my teacher. He taught me how to phrase questions that would make sense with in the Indian context. He taught me how to present myself

and enter into a conversation with Indian leaders. I am grateful for his leadership, patience, insight, and many scooter rides around the city.

Chapter 2

Literature Review

If there is one word which figures frequently in the development discourse, it is sustainability, and rightly so. Pushpa Sundar, Author

The issue of NGO sustainability and how it can be achieved is at the center of this project. Many Indian NGO's are doing good work but due to micro and macro challenges, some within their control and others out of their control, they experience little growth or stagnation.

Before the topic can be discussed there needs to be a working definition on what sustainably is in this project and what it will strive to describe. On sustainability, the following descriptions are given by Pushpa Sundar (2010) in her book, *Foreign Aid for Indian NGO's problem or solution*? (2010, pp. 188-89):

- Broad Level: "Development that meet the needs of the present without compromising the ability for future generations to meet their own needs." (p. 188)
- Narrow Level: "...implies continued benefits to a community from specific development interventions." (p. 189)
- Internal Level: Refers more to the organizational sustainability which arises due to NGO funding. (p. 189)

The flowing literature on this topic will be arranged in four themes focusing on the internal level described above.

Spirituality

In the biblical narrative, Jesus talks about matters of the heart when referring to our treasure (Matthew 6:21). In their book *Growing Givers' Hearts*, Basinger and Jeavos state the following,

"...Jesus points out the very powerful connections between the ways people use their wealth and their emotional and spiritual commitments. His words suggest that if we are unsure of where our hearts are, looking at where out reassure is spent (or horded) may give us a vital clue" (2000, p. 51).

This puts our hearts in direct relationship with our treasures, whether they are financial or not, this connection is at the core of any Christian giving. This connection is what needs to be nurtured and matured which can be done through relationships.

This relationship is ministry, it plays a key role raising of funds for kingdom work. As Henry Nouwen describes, "Fund-raising is, first and foremost, a form of ministry. It is a way of announcing our vision and inviting other people into our mission" (Nouwen, 2004, p. 3). This invitation is what could be seen as a journey of learning and comradery.

For Nouwen it was a reality, a ministry that births from the gospel. Just as Jesus asks us to enter into a relationship we also must ask others to enter into a vision in order to bring the kingdom of God on earth. Like the veteran global missionary and development leader, Dr. Viv Grigg says, "If you can fund it, then you can do it." This is true, and it will demand relationship as seen as ministry, one of giving and receiving from the high areas to the low.

But Christian development can get lost in metrics and goals which may diminish trust in God's providence. So naturally panic and stress of achieving quarterly bench marks can divert Christian leaders from fully trusting that God is the provider and sustainer. Basinger and Jeavons explain, "...many Christian ministries operate in a perpetual state of scarcity and financial panic." (Growing Givers' Hearts: Treating Fundraising as Ministry, 2000, p. 955).

It's in these low moments that leaders have the opportunity to grow in faith and understanding. This growth is found when those raising funds give others an invitation and leave it up to God to move. As Hufton says of Ignatius de Loyola, in his essay entitled, *Faith, hope and money: the Jesuits and the genesis of fundraising for education, 1550-1650*, that he would foster networks. Meaning that he would invite others into the vision of his work and in so doing those that would have socially constrained roles in life (e.g. women) would feel a sense of purpose (2008, p. 609).

When networks have people that are giving and also involved in their circles of influence then culture starts shifting. Such is the Jesuit education system that swept across Europe in the 1550's which spearheaded high quality education which is still going strong today.

Another example would be the presence of the Christian Church in India. In India it is evident that religious initiatives were at the center of reaching the poor, as Vaidyanathan writes, "Prior to the enactment of the Societies Registration Act of 1860, voluntary action was guided mainly by religious and cultural ethos. Subsequently, a series of legislations addressing the non-profit sector were promulgated" (2014, p. 1). This is a testimony that the followers of Jesus are to be wholly invested in efforts which are beyond their own immediate church culture and extend into the fabric of society.

These social changes couldn't have been possible if throughout history people like Loyola hadn't nurtured the potential of giving in the hearts of believes and non-believers which is an act of spiritual growth for both parties involved (Basinger & Jeavons, 2000, p. 232).

Leadership

Everything rises and falls because of leadership Larry Acosta, US National Leader, Urban Youth Workers Institute

Throughout the readings the theme of leadership arose. This theme plays an important role as VanSant explains in his speech at Duke University, "Leadership is the most essential ingredient in organizational sustainability and the most important determinant of organizational performance. Key elements of leadership are vision, innovation, decisiveness, and a strong people orientation" (VanSant, 2003, p. 9).

Sustainability is not only driven by the funds it can raise, but mainly driven by the quality of leadership from the CEO/Founder to the staff and volunteers that have bought into the vision and mission of the organization. It is the quality and decisiveness of such leaders that will make the hard decisions when faced with financial struggles and situations in the life of an organization. As Townsend and Townsend write in their article, *Accountability, Motivation and Practice: NGOs North and South,* "The most devoted and committed NGO leaders may have to accept projects for financial reasons, simply to keep their staff while securing funding for work that fulfils their NGOs' missions" (2004, p. 275).

Furthermore, such leaders are also the ones that will look for solutions and innovate organizational outcomes so that transparency is evident from the donor to the organizational structures (Townsend & Townsend, 2004, p. 279). This transparency sets up the organization for good monetary records and relational integrity.

Finally, in looking at sustainability of grass roots organizations in the Pacific, it was noted by Low and Davenport that "Leadership development at all levels [is important], but especially a 'second generation' of leaders" (NGO capacity building and sustainability in the Pacific, 2002, p. 369). The development of second generation leaders is a crucial commitment in the life of an organization.

Organizational Characteristics

Similar to the leadership qualities, an organization will have to learn how to navigate the external and internal environmental factors which it might find itself in. This is further described in what VanSant says, "NGOs, like all effective organizations, must endeavor to master the dynamic environment in which they pursue their missions. Five factors in that environment that I would like to note briefly this morning are globalization, technology, networking, decentralization, and...strategic direction" (VanSant, 2003, p. 2).

For VanSant, as for Loyola, networking and strategic direction are key points among others. The value of these are transformational, since the capacity of an organization increases it is more sustainable. When this happens the organization is more autonomous and confident in making decisions (VanSant, 2003, p. 7).

Furthermore, when such organizations have internal confidence then it can lead culture and transform it. In the Jesuit model, "Jesuits convinced donors and authorities to create a new educational system and worked to construct a fundraising base from shared visionary ideals using the right presentation, sometimes with a little cosmetic tinkering here and there using techniques which even a dean of Harvard College would recognize as the way forward" (Hufton, 2008, p. 608). This tenacity, leads to organization sustainability and cultural sustainability.

Finally, VanSant after looking at many measurement tools when trying to measure sustainability in an NGO, focused on the following 3 clusters:

 Organizational Resources—what does the organization have to work with in a given point in time?

- Organizational Performance: what does the organization do with the resources it possesses?
- Organizational Sustainability: where is the organization going in the future? (VanSant, 2003, p. 4).

Based on the above, I have focused my stories on these three themes of: spirituality, leadership, and organizational characteristics. Applying the perspectives of both VanSant and Nowen to the current Indian context of fundraising and the internal organizational structure which is fostering sustainability. This leads to the core question of the current contextual strategies applied by Indian leaders in their effort to be sustainable. With subsidiary areas of reflection that deal with the state of the leaders, their organizational structure, and faithfulness to their vision.

Chapter 3

Research Findings

I had to privilege of spending time with 14 leaders who have dedicated their lives to impact and transform the poor, marginalized, and hopeless in their communities. They were kind enough to allow me to sit with them from 1 or 2 hrs. Some of them even opened up their homes in order to give proper time and account of their life and how they have been able to financially sustain their work in their context and field. Many of them had never been interviewed or even considered themselves as key leaders in their city.

Selection: All of the leaders that were interviewed came recommended by community leaders and residents that hold them as influential leaders in their own field as their work is valued among the Christian and wider communities.

Eleven of the leaders are from the state of Maharashtra and three are from New Delhi. As I gained access to leadership circles it became evident that this study was of interest to grassroots leaders in both Maharashtra and New Delhi which is why there is a location separation in the leaders interviewed.

Demographic: The organizations vary from 3yrs-30yrs as a registered NGO or religious ministry. Prior to their leadership role as Founder/CEO of their respective NGO or religious ministry, all of the leaders have a range of leadership experience ranging from 5-25 years. The age range of the leader interviewed was between 42 and 67.

The names of the leaders and their organizations have been altered throughout this project and this section in order to protect their identity and of their organization. The content of their story is faithful to the interview transcriptions which will then be reflected upon and themes drawn out in the analysis section of this study.

Let's begin.

New Beginnings

Organizational Background: In March of 2000 Pastor John decided to start his own indigenous ministry and birth New Beginnings. After being a part of a national NGO (Non-Governmental Organization) for 3 years doing charity, evangelism, and developmental work he thought "Why don't we start own indigenous ministry, were there is need." So, along with 4 of his friends, they decided to venture into shaping New Beginnings in eastern India.

Their main focus is to "develop the tribal and rural people, those who are illiterate and help them find a job and get the income and transform their life holistically." For Pastor John, literacy is key in the empowerment and development of the poor. As he recalls in the early years, "through different national NGO's and local communities, local bodies they supported financially as well as by work and we just grew up slowly step by step to serve the people, those who are in need."

In 2008, Pastor John and his family were forced to leave their state due to Christian persecution. This event would force them to move northern India and finally settle in central India. Through it all, they still managed to keep on doing ministry among the marginalized.

Since 2013, Pastor John and his family have had to establish a new network in their new city and keep in contact with friends and family back in eastern India. They are now doing work among slum communities and neighboring villages, still focusing on education and evangelism.

Current Funding Streams: In the early stages of fundraising, as recounted by Pastor John, it was all about sharing their vision with friends and family. This vision sharing among his inner-circle moved to gaining access to national and global funding organization that would fund specific development projects or initiatives that were in concert with New Beginning's mission to give literacy access to the poor.

Initially letters were the main form of contact with funding and prayer partners. Then emails were added along with letters. Now, they have been able to use social media to communicate with partners and also give New Beginnings an online presence. One challenge that Pastor John had to overcome in regards to email and social media was the fact that he wasn't able to physically see and talk with his donors. Now he embraces technology and social media which he says, "has given us very good opportunity to reach beyond, to meet new people. I could say technology has a vast role for non-profits like us."

Although technology has given them more online presence, he prefers to talk with sponsors directly. He knows that is at times more effective than any email or letter. He's found that this is a good system to motivate and influence his donors.

Currently, New Beginnings has a website. This website was created by an overseas volunteer which saved them money but set them up to have an online presence. The website is set up with online donation which makes it easier to get overseas and local funding. There is an \$83 annual fee that New Beginnings has to pay to keep it up and running. The website is of great value for New Beginnings, so the cost is of no concern and is always included in the budget.

It was easy to set up the online donation capability to the website because New Beginnings has the proper funding permits to get local and foreign funding. NB has 12A, 80G and FCRA accounts so it can be transparent and accountable to the government and be faithful to all the funds it acquires.

Future Funding Strategies: Pastor John acknowledges that he needs to grow in the skill of presenting the need so he wants to develop a team with his 14 staff to specifically work on documenting special stories of impact. He recognizes that his staff are in the frontlines and that they are the best in recounting the change that is happening in the children and families they serve.

He recognizes that the government is being more stringent on granting and renewing FCRA permits, so he is thinking about how to be self-sustainable now. With 90% of his funds coming

from Compassion International, he knows that he should begin to shift and try to gain local funding.

He wants to start a local business on a plot of land that was given to NB in order to employ and also pay for organizational costs. He has ideas on establishing an herbal nursery, or a brick manufacturing plant, or setting up a livestock business. These ideas are in important as they will bring in funds for ministry purposes but also employ local people.

He also wants to move tap into independent churches that don't have ministries of their own. He wants to present NB as an independent ministry with the hope that they would adopt them as their own, this way expanding their local fund stream. These partnership will bring funds, potential volunteers, and more importantly connect Christian to development work among the poor in slums.

Radiant Light

Organizational Background: Radiant Light began after several failed attempts at venturing into business. At the start they had a poultry farm business which failed due to the bird flu. At the point Joy and James decided to create a society and donate half of their 3 acres for ministry purposes. Both then decided to create a home for the elderly in their community. After housing their first group it was evident that due to distance many elderly were choosing to leave and stay within the city center.

Then in 2007 they decided to register Radiant Light and acquire an 80G permit from the government in order to receive local funding. They used the existing structure to house orphans and give them educational support so they can become professionals. Currently they house 10 boys staying at Radiant Light. Two of them are in college and the rest are in high school and middle school. They have 4 adults who take care of cooking and manage the facilities while caring for the youth. They make sure that all school and college fees are paid for which includes books and transportation in addition to their housing and food.

As these boys grow there are more overall costs because they will all be enrolled in college. For this reason they are only focusing on getting these 10 boys through their college career before taking in new children.

Both are involved in the organization. Joy oversees the daily operation of the NGO. She makes sure that staff and youth are doing well. Purchases food and delivers it to the cooks. Manages all the disbursement of funds making sure that every rupee is spent efficiently. James, has a fulltime job, but also makes sure to raise funds from family and friends. Their desire is for their NGO to be funded by the Indian community.

Current Funding Streams: Radiant Light is fully funded by 25 local donors with monthly gifts ranging from \$8-\$16. They also invest personal income into the operation in order to fill in gaps in funding. They are getting funds primarily from their inner-circle of friends and family from both work and church. James, has been amazed at how the majority of his friends have been

drawn to give after they visit and talk with the youth. This strategy has paid back good dividends as they seek to let more people now they exist.

Apart from these donations they also receive in-kind donations ranging from rice, wheat, lentils, books, uniforms, mattress, and school supplies. Throughout the year people have also served by fixing plumbing, electrical, and construction problems which has saved them money. As James states, "We are totally dependent upon likeminded people and they do help us."

Future Funding Strategies: Their desire is to expand their work and impact more lives. In order to do that Joy would like to challenge existing and new donors to adopt a child and give a monthly donation of \$33. They will be able to run the facility and also provide better food and secure the boys college education.

James also expressed the desire to move his family closer to their NGO which is about 20 kilometers from their current home. This way they can stay on top of the boys and staff and offer daily support. With this in mind he also would like to start a business or a project, in order to be self-sustainable and not depend on monthly donations.

Another plan is to research other models around their area which have the same values and do similar work with the end goal of being sponsored by them. James says that "if some NGO who works sincerely without misappropriation and who wants to sponsor us then we might think of it."

As both Joy and James consider their options there is a definite desire to care, love, and educate their 10 boys so they can be change agents in their families and community.

Solidarity Development

Organizational Background: Solidarity Development birthed out of desire to see the poor lifted up and empowered through holistic development. This desire was what brought 3 pastors together and in 1986 formally register SD. By the year 1989 SD, as Pastor Peter recalls "started giving micro loans to small entrepreneurs for the purpose of starting or strengthening their small business for self-empowerment."

The focus on micro loans began was a result of a conversation Pastor Peter had with a painter in 1976. The painter as he recalls was a "young man, he used to pain trucks with brush painting, a Christian man who had converted from Islam, a member of my church." This man wanted to buy a spray painting machine in order to pain more trucks in a shorter period of time. At the time he needed a loan of \$16 and said he would repay it. Pastor Peter knew that he couldn't use church funds and he didn't have that much money at the time. So, he contacted a Canadian friend of his who had partnered with him doing evangelism work in the state of Maharashtra and asked if he could fund the loan.

After one year, the painter paid back the loan he had received. This event would change the course of Pastor Peter's life. At that moment he brought together 2 of his friends who were pastors and shared a vision of creating a trust fund in order to fund micro loans. As he recalls,

"One pastor said 'you see it will be difficult for me to give.' I said 'let us try what is difficult perhaps the Lord will help us.' So we three decided that each one of us will share 3,000 rupees [\$50] as a donation to create a fund for the purpose of micro credit.

Pastor Peter continues, "Our mission was to reach out to people with the Gospel of Jesus Christ. Evangelism through micro-finance. Show them the love of Jesus." Since then Solidarity Development has been committed to their early beginnings and has kept their focus on their mission. Being a Christian micro-finance organization has been a challenge through the years as more similar organizations gain ground with the help of government funds which they cannot obtain because of their Christian roots.

Through it all, Pastor Peter has seen God's providence through key foreign partnerships which gifted them funds to expand their loan program in the 90's. He recalls, "Jesus said cast all your burdens upon me and I will give you rest." This understanding has carried him through. By 1994, CDS was gifted a piece of land approximately 22,000 square feet where they have been able to build a 3 story building which gave them a permanent home and presence in their city. By the 2000's there was a decline in foreign funding do to the ending of 3 to 4 year grants. By 2008, due to the market crash, a lot of foreign funding stopped. As a result, there was a decline of loans given, village loan outreach stopped, and a small village skills center closed its doors. Since then SD has had to find other ways of generating income without depending on foreign money.

Current Funding Streams: SD currently is reaching out to local church and 3 churches have committed to giving a monthly offering to them. This came about after Pastor Peter informed them that they were not granted funds from an Indian Bank because they had the name of Jesus in their mission statement.

SD rents out their main hall and guest rooms in their 3 story building for weddings and other events. This brings income and also keeps them in touch with the local community. It also owns business shops which are rented out to local entrepreneurs. These shops were built on their land adjacent to their main building.

It is also reaching out to new foundations, Christian and non-Christian alike. In the past this is how they have been keep their doors open so they have an understanding on the requirements and reporting that grants demand. Venturing into new grant relationship takes time so having other streams of income is helpful.

Future Funding Strategies: SD will be approaching Indian corporate companies as an effort to get known among the corporate sector. According to Pastor Peter there "is a law in the nation now that the corporates must start funding philanthropic organizations." They want to take advantage of this law and expand their network.

Writing and having material ready to communicate the impact they are having among their loan recipients is one area that will be improved. SD has a functioning webpage but it has not been

updated due to lack of current material. Having current stories and integrating them into their website will give them a fresh look and give them a platform to receiving new funds.

Pastor Peter recognizes that planning is an essential area that he will be investing time in. He will be developing an organization and funding plan as a way to build a systematic structure. He commented that "God is God of planning. He had a plan for our entire earth." This new goal for him, he hopes will bring unity in the staff in order to go after new funds and be a blessing to their loan participants.

Hope Development

Organizational Background: Hope Development was founded in 1981 and officially registered in 1987. As Mary, CEO of HD recalls, "we selected the village of Nagazari, government told us go and see that village they are tribal people, they are not knowing agriculture, they are very, very poor." Since then HD has dedicated themselves, as Mary recounts, "The main objective of this work, upliftment of the oppressed and downtrodden people in the rural and urban areas."

They actively serve the poor through a Rural Development Program, Destitute Women and Children's Development Institute, Skill Development and Self Employment Training Program, and HIV/AIDS Program. Through these various program they have gained a good reputation among the Christian community and government programs. They are now one of the top training sites for Water Shed Development. They get 100% of costs to host and train both local people and government officials.

Through the years they have also partnered with foreign church and Christian organization which have funding building projects and funded specific initiatives dealing with child education and women empowerment.

In the year 2000 Hope Development received funds to build a hall, administrative offices, skills training rooms, and a small children's hostel. By 2005 they received more funds to build 10 rental spaces in front of their property for local businesses boosting their local income.

In re-counting the difficulty in winning government bids for projects or the competition she faces with in the church community for support, CEO Mary keeps her core motivation clear, "God came here to serve poor people. He never made a difference, he is not my cast, he is not relative. He has given us idea, strength, brain, energy to serve poor people."

Current Funding Streams: As a continued stream of funding, HD has mature relationships with donors in Germany, Sweden, and UK. For instance, HD opens up its door and hosts German students who are committed to service for 12 months. During that time they enhance the work being done among women and children. Having these student serve at HD cost their cost by supplying more workers, they receive a small stipend for each student, and develop a good relationship with the German organization.

HD also partners with local government on development projects. As described earlier, they are training government officials and people on Water Shed technology. These trainings are 100%

government subsidized and occur every month. For vocational training and rural development workshop they receive an approximate cost per participant of \$12.50. Their partnership with local government will continue to grow because the government is interested in building a skilled labor class which is in line with HD's goal for the poor to rise above poverty.

As mentioned previously they have built out their property to house 10 local businesses. They receive \$1,000 monthly on rent alone which covers the cost to run their hostel. They also rent out their main hall and a meeting room to the local people for special events which is reinvested into the organization.

Future Funding Strategies: As they look into the future HD wants to have a better online presence so they are looking to updating their website and also add an online donation system. They have the local permit of 80G and FCRA permit to receive foreign funding but have not taken advantage of it online.

HD will continue to strengthen partnership with government and foreign donors. They have a great reputation with the government so they will continue to me a hub of training for both the local and government officials.

Abundance Alliance

Organizational Background: Abundance Alliance birthed out of a college prayer group in 1981 in Maharashtra. Within this group, Pastor Matthew would choose to follow God's call and lead the organization to reach the marginalized groups in Maharashtra. From the very beginning the organization was based in prayer and setting up prayer groups around the area. These prayer groups would be the basis for the movement and would call themselves Prayer Ring. As Pastor Matthew recalls, "Our main concern was praying for the needs of the missionary, mission fields and so on."

These prayer groups would meet and give themselves to prayer continually. As they met they would be introduced to a local missionary from AA. They would pray for the needs of the missionary and give a monthly gift to the missionary. Since then, there are about 20 prayer groups who actively fund missionaries through AA.

In order to expand their work among the villages and people groups in Maharashtra, Pastor Matthew's philosophy to partner with existing ministries and churches has cut down costs. When talking about partnership he states, "There are a lot of experiences good and bad sometimes give and take but we are committed to that because ultimately we believe again mission is the mandate of the local church so we work with them and we hand over to them and move out." The fruit of these partnership has been 90% of AA field staff being first generation Christian.

Abundance Alliance has been able to structure itself for growth by having a leader who seeks to continually learn new ideas and put them into practice. For instance, AA is part of the India Missions Association and Evangelical Fellowship of India. These groups meet annually and AA

gets to share their work and also learn what others are doing. The big take away from these gatherings is the solidarity and the ideas on how to structure and be good stewards of funds.

Current Funding Streams: Since the beginning, Pastor Matthew has seen fundraising as "an outcome of people praying sincerely for the needs and leading of the Lord and they respond what the Lord is telling them to do." So, he established a prayer letter called Echo which was distributed to establish a prayer and funding base.

As described above, prayer groups have been a part of their core funding base. Currently there are 170 missionaries under AA who are locally sponsored by local prayer groups, churches, and individuals. Along with this sponsorship network AA has partnered with Missionary Upholders Trust (MUT) to collect monthly donations from each missionary as a "common purse," a type of social security. When a missionary needs funds to cover costs for a calamity or emergency they can get these funds from MUT.

Pastor Matthew has established and cultivated foreign relationship which have resulted in funds simply by sharing the needs of AA. Foreign donation have funded infrastructure, trainings, projects, and met specific needs. All the while he's maintained a balance by not allowing foreign funds to overshadow or hinder local giving. He understands the global vision of the church so he sees all donors local and foreign in the same work but invests more time in nurturing local givers.

Future Funding Strategies: One goal for AA is to build up the local Christian and churches as primary givers which he refers to "sons of the soil." Currently, 65% of the funds come from Mumbai and southern India and 30% of funds come from local churches and individuals. AA is planning on enhancing their Church Mobilization staff so they can go out and keep local churches and donors informed about AA work.

Continue to establish key partnership with churches and organizations as they expand into community development work. Much of their focus has been establishing churches and send out missionaries. They have seen that as churches are established social needs spring up such as primary education, lack of skills among villagers, and lack of jobs. So they want to meet the need and partnership will be integral to their future success.

Abundant Grace

Organizational Background: Since 1989 Pastor Paul has been involved in personal evangelism and supporting local church activities. In the year 2000, after many long periods of prayer, likeminded people gathered to form Abundant Grace. Since the beginning Pastor Paul has been committed to prayer and good stewardship in order to keep Abundant Grace focused on their mission.

During the first three years the original group of 20 people were funding the mission. They had established a church but would not take offering in order to not be judged by others of taking money for their own gain. This changed would change after a guest speaker observed their church service. As Pastor Paul recounts, "He challenged be that it is not good not to take offering

because you are stopping the church members to receive God's blessing by giving offering and tithe." After this encounter tithe and offering was collected and both the church and the people saw their needs being met and financial burden shared among all. He later grew to understand that God is in control and that all he needs to do is be a good steward so that he is seen blameless before God and man.

As a leader Pastor Paul is convinced that there are Indian Christians that want to give to their work but he's found that "when they [potential/existing donors] see the money is not used properly and there is no account system they are very much discouraged to give." This is why from the very inception of GWM, the principle of accountability has been important to their sustainability. He learned this principle from attending a month long training with the Haggai Institute.

AG currently is involved in preaching the Gospel, Church planting, and discipleship. It also runs and English school and an orphanage for the children whose mothers are involved in the red-light district.

Current Funding Streams: Currently there are 150 local donors which give 20% of AG's annual budget. In order to keep donors engaged AG send out monthly newsletters, emails, and annual reports. Donors are also called to attend special events.

Much of the local funds comes from a continued commitment to prayer and approach likeminded believers, churches, and missions. Those that come forward to support are then given a donation box which they keep in their home. This donation box is a way that the family and their friends can give. Donations from these boxes are collected on a monthly or quarterly basis.

Apart from local funding, foreign funding is also received. Foreign funds cover 60% of AG's total budget. These funds pay for the specific project and do not fund church planting initiatives. This distinction is made in order to keep funds clear when government tax auditors check their records.

Future Funding Strategies: Pastor Paul wants to strengthen the local giving in order to increase the annual giving from 20% to 30%. He plans to do this by expanding his local network of individuals and churches through building a more trustworthy relationships in his city and region.

There also a plan to grow in the grant writing process. AG has received small grants before so Pastor Paul wants to make sure that local and foreign grants are sought after for specific projects. Although grants are time sensitive, he sees these funds as key to support infrastructure, new staff hires, and a computer lab for high school student.

Peaceful Homes

Organizational Background: The Peaceful Homes is part of a Northern Church Association and presently is led by Pastor Jacob. He's been in charge of running and seeking funds for it for the last 2 years. He himself is grew up in a hostel as a young boy and knows firsthand the great investment others have made in his life. It was in the hostel that he learned about Jesus and

decided to give his life to him at a young age and fulfill the call of helping others like himself. He brings 27 years of ministry experience into this new role as the warden.

Pastor Jacob has seen a decline in foreign funds which for many years has funded the hostel. This is troubling to him and suspects that much of the decline has to do with, as he put it, "the mindset of the funders. The residential childcare ministry is outdated." He also states that he doesn't want to be fully funding from foreign funds. He wants to get more local donors because he has seen other projects around his city close due to dependence in foreign funding.

Although he has financial challenges he leans into his faith in God and His providence. He says, "God has not kept us hungry, He has blessed us. Though we may earn less money than others in comparison, God is faithful and never fails." Through faith and gaining a wider understanding on fundraising, Pastor Jacob has been trying to learn as much as he con fundraising. He attended a workshop sponsored by Christian Institute of Management in Chennai.

One outcome from attending CIM's workshop is the desire to expand the current network. He wants to do this by educating current donors on the history of the hostel and what current Christian leaders have come out of his Hostel. He hopes this can get people to give more or continue their partnership.

Another way he plans to expand his network is to reinvigorate an existing Alumni Organization affiliated to the hostel. His goal is to raise \$450 through this organization. He want to contact them and find out how they can get involved in the hostel's day to day operation.

He also understands that people need to be challenged give and create easy ways to give by encouraging them to sponsor a child, give in-kind donations, and spread the word.

Finally, Pastor Jacob is hopeful of the future. He is hopeful because he sees parents wanting their best for the child so they give what they can from \$5 - \$50 monthly contribution. They trust Pastor Jacob and his staff with their children, so they do all they can to keep them there. He also sees the lives of all the children knows that his hard work and struggle is worthwhile. He wants all the boys to know Christ, live with a conscious for their neighbors, and be able to achieve their God given potential. It's this passion that is driving him to figure out how to build consistent funding streams.

Holy Fire Ministries

Organizational Background: In 1987, Pastor Elijah had a life changing experience at a conference in Amsterdam organized by Billy Graham. He says, "When I came back I got inspiration to do something different. God began to show me that he wanted to use me at a wide scale." Prior to the Amsterdam conference, Pastor Elijah had been working for Youth For Christ, an evangelical youth movement.

Since 1987, Pastor Elijah has been leading Holy Fire Ministries. Their work began with a servant leadership framework and confirmed early in the development of HFM. As Pastor Elijah recalls:

"I was close to different denominational churches so they would invite me to preach and conduct conferences and I learned that my ministry was to support local church leadership as much as I could in their spiritual understanding and spiritual growth."

Since then it has grown and developed its own community development initiatives with its city and region. They have two village churches and two slum churches, all with first generation Christians which is self-supporting. They have started 2 primary schools for poor children and families. In one school site they have around 60-70 children who are being taught English as the primary language. At their other school site they have a preschool and kindergarten 1 and 2 offered to the community. The schools are funded by individuals which covers the teacher's salary. The income that comes from the parents school fees gets invested back into the children.

In terms of funding all their work, Pastor Elijah says, "When you do God's work with a sincere heart, truthful mind, with right purpose God sees that and He has many resources to provide." He has experienced this and is proud to say that in the 25 years they have been doing ministry they have not acquired any debt. Some who they have managed and slowly grown and still want to grow as God's pace.

Pastor Elijah is now looking to hand off HFM to his son. Now that his son is older and married they can currently help and lead big parts of the ministry. He knows that they will take HFM to the next phase of growth, rooted in knowing the God is the ultimate provider.

Current Funding Streams: Current funding for their school comes from parent fees, individual contribution, text book donation and child notebooks. As mention before, the salaries for the teachers come from individual donors. Other initiatives are funded by local churches and individuals, totaling 60% of their annual budget.

Currently HFM gets individuals involved through social media, an active website, and launching out monthly newsletters. This ways have allowed them to stay connected to both veteran and young donors.

On the other hand, foreign contributions only make up 40% of their total annual budget. A fact that Pastor Elijah is proud of. He says that if he would have had foreign money early on he probably would have minimized his dependence on God.

Future Funding Strategies: Looking into the future Pastor Elijah hopes to gain grant or foundation money from India and other countries. The purpose is to build on the two properties that own. One land plot is 10,000 square feet where they want to build a school and stop paying rent. The other plot is 3 acres where they want to build a Health and Conference Center. This center will focus on the alleviating child malnutrition in the neighboring villages. It will also serve as a Christian retreat center for various churches and denominations.

Fruitful Ministries

Organizational Background: In 2012 pastor Nehemiah would step out faith and obey God's call to start his own ministry. After having spent 10 years at a local ministry where he had labored

intensely, he chose to leave everything. It's been over 2 years since and he couldn't be more surprised at how God has supplied his financial need.

One morning at about 2am, Pastor Nehemiah would be what he called a "word" of God. This word would take him to Matthew 28:18-19. Later that morning at a local gathering of 70-80 pastor he was chosen to speak without previously being assigned. He challenged them to do as Jesus instructed, to go and make disciples, and that wherever they are to spread the good news into your own areas. From that point forward Pastor Nehemiah recalls, "On that conviction, this brought me to naming the organization Fruitful Ministries."

Having left his previous leadership role and with it income, and donor contacts, he embarked on a new path that would lead him to becoming a businessman. Starting with the encouragement of a Malaysian friend and 6 months of hard work he would become licensed to import and export lubricant oil. Due to lack of startup funds his first initial business in the import and export industry would fail. That did not stop him.

All the while he knew, as he states "God has a plan for me even thought this business didn't work out. I know that God can make a way." He then started to look at land ownership with the hope of buying cheap land and selling it to the Christian community, especially pastors. This burden was there because he has seen that many pastor do not have a stable home or living conditions because they do not own land. So their families are always struggling and he wanted for them to at least own land for retirement.

So he soon associated himself with a neighbor, got all the family's savings, talking to his wife, and then took the risk and made a deal for 1100 acres land. One year has passed and 70% of the land has been sold even though the market is down.

For Pastor Nehemiah, a pastor and businessman, it's important to find an "economic model for my family and others" so people have a job and can do ministry. He has seen ministries struggle or even have to close their doors due to the high dependence on foreign money and low local church giving.

Current Funding Streams: Presently, Pastor Nehemiah takes his business' profits and invests it back into the business and donates to Fruitful Ministries. His business gives 30% of FM's annual budget. Giving approximately \$3,900 annually or \$325 monthly. This is a substantial contribution considering that a modest pastor salary in Northern India ranges from \$100-\$180 monthly.

The church also gives. Given that Pastor Nehemiah's church is very young, it currently gives 7% toward the annual budget. Pastor Nehemiah's desire is to give pastors and church members the freedom to learn his business or a business so that they can give to their families and the church. As he states, "I want to see young generations and pastors come up and be able to do something out of their potential."

Future Funding Strategies: Pastor Nehemiah desires to give his biblical and business knowledge to pastors by building a new model of leadership development that "gives freedom and proper

mentoring so they can really take the gospel in a way they can reproduce." This will help in widening his network and get more people involved in the work of SPREAD.

He will continue the process of registering his NGO and get the 80G Indian tax exemption status. He want to be legal and get all proper documentation in order to accountable to the government.

Holy Prayer Mission

Organizational Background: Coming from a non-Christian family, pastor Micah at the age of 19 was amazed at the realization of Jesus' resurrection from the dead. He had never heard this before, so he would commit himself to Jesus. After this event, as he puts it, the "joy of salvation filled my heart so I wanted to share the joy with my friends. I slowly started sharing my story and within 6-8 months 6 of my friends came to know the Lord." This would be the start of a life and a movement devoted to evangelism and church planting across Northern India.

Pastor Vijay is the founder of several grassroots movements but I will only focus on the current ministry he's formed which is Holy Prayer Mission. The birth of HPM came after two events confirmed a unified purpose to raise up indigenous leaders from within unreached sections of Northern states. The first was when he spoke at a discipleship seminar in 2005. There were about 400-500 youth at the seminar and one of his friends told him that he must challenge the youth to be involved in mission work in India. Seeing all these youth Pastor Micah was convicted so he began work in central India.

Then in 2007-08 after the religious persecution was happening in the state of Orrisa, God gave him a vision to raise up local leaders who would stand in boldness for the gospel. At a rally in Orissa 1500 you were challenged to be active missionaries in their state and country. From that point on he knew that his call wasn't just local to his state but to reach out to others states which is why his organization is called Holy Prayer Mission.

For Pastor Vijay, funding wasn't the first thing he thought of as Vision India gained momentum. When he started doing ministry he remembers setting up donation boxes in people's homes and getting boxed of food as in-kind donations. He trusted all along that God would provide in his time for the ministry needs.

Due to the nature of his organization they maintain a low online presence, and do not send out newsletters, always being vigilant for any kind of persecution from right-wing extremists. This doesn't stop him but keeps him focused on his duties. One of his favorite scriptures that motivated him during challenging times is Timothy 4:5.

Current Funding Streams: Currently, HPM does a lot of individual outreach when seeking funds. This has proven the best but is also at time the most inconsistent. Sometimes donor pledge but don't follow through for one reason or another leaving HPM seeking in-kind donations at the last minute. He has also seen that there are key donors that continually give to outreach events and special projects. So, local givers from every socio-economic level give 90% of their total budget.

HPM also distributes coupon books to local membership from his churches and others who want to raise funds for them. These coupon books contain coupons of \$16, \$8, and \$1.60 with the quote "This is my investment in the lives of 25,000 youth." If all coupons are sold a total of \$225 will have been raised. Pastor Micah says, "I got this idea from just thinking about how to get people to raise money. In a recent outreach event a person raised \$83 using the book." HPM has used this book in the recent years so he hopes it will gain momentum.

Future Funding Strategies: Currently they are in a deficit from a large event where they gathered 10,000 youth. This has made Pastor Micah keener into figuring out specific way to raise more funds and not commit the same mistake again. So he plans on creating a national team by gathering leaders from different regions who have a like-minded vision for evangelism. He wants to have the national team carry the burden in the advertising and funding of country wide rallies. He hopes this will create a sense of unity among Christian leaders.

He wants to set up a team focused on fundraising at the local level with churches and individuals. He desires to see a team specially focused on carrying out this task in order to free him up to nurture existing relationship with older donors. He sees technology playing an important role in this initiative. As he says, "25,000 youth can't be reached without technology."

My Neighbor Ministries

Organizational Background: In 2005 Pastor Elijah would leave a 5 pastoral position to start his own church and organization called My Neighbor Ministries. In the beginning there were 10-15 families committed to the church and the organization. Now there are 80 families gathering in their Delhi church. Since then the church has purchased their own worship space and has renovated it, all with their own funds.

They have raised a total of \$60,000 in 8 years. These funds have paid for the purchase of their building, slum ministry, elderly medical ministry, educational scholarships for their children, and for the construction of their own bible school to train village Christians.

Much of what Pastor Elijah has been able to accomplish is due to his strong conviction that pastors are, as he explains, "to teach their people to raise their funds from their own churches." This reflects his belief that Churches are the central base for ministry. In his church people are taught to give 10% of their income and are encourage to give a "thanksgiving and goodwill offering." All with a given and grateful heart.

He encourages his pastors to work for a season until the church is able to supply him and his family's needs. One of his pastors in a nearby village has established a poultry farm on his land. He's had good success in his business that he now can employ 4 men from his village. Pastor Elijah, says that "tent-making is good work. If village pastors are running a good poultry, or farming business then he can support his church and community."

Current Funding Streams: Currently, all financial funds come from three modes of giving: Tithe, Thanksgiving offering, and Goodwill offering. The tithe is strictly 10% of family or individual

income. The Thanksgiving offering is encourage to be giving at any point in time that a family or an individual wants to give thanks for certain events. For example a family might give a Thanksgiving offering at a child dedication, child birth, child graduation, or being accepted to a college or university. At time people have be so thankful to get a raise or a new job that they have given all of their first paycheck to the church. Finally the Goodwill offering is given when there are special projects that need to be funded. For example, the construction of their bible school, or meeting the need of a village pastor, or for special outreach events.

Future Funding Strategies: Although MNM has done great to grow the hearts of the their congregants, Pastor Elijah senses that he must seek out new people and widen his donor base outside his church. He wants to do this by expanding his and his church's story on how to raise funds within the church.

He also wants to learn more about how to apply to local and foreign grants for future building projects and to enhance MNM'S evangelism efforts. He recalls receiving 1 foreign donation at the beginning of his ministry. He hopes to diversify his funding streams without discouraging local giving.

Salvation Society

Organizational Background: Coming from Hindu and military background, Pastor Daniel would be transformed by the love of Christ through reading the book of John. Since then he has had a heart to preach Christ and go to the poorest of areas in Delhi. So in 1996 as he recalls, "I started the ministry by going house to house and building relationship then healings among the community started happening. After a while the people would come to church and get baptized and like that we had 150 people." From that humble beginning, Pastor Daniel created a leadership body and in 1999 officially registered the society under the name of Salvation Society.

Early on in the development of the organization, Pastor Daniel has seen how experts have helped him along the way with God's help. Such a mentor would connect him with the Evangelical Fellowship of India Concern On Relief (EFICOR). This connection happened after Pastor Daniel was in prayer for 1 year asking God to supply \$1600 for slum ministry. A year passed and with the help of EFICOR, SS received a grant for \$5,000. This initial grant made it possible for SS to conduct a community survey which showed that health, education, and skills trainings was lacking. So they invested the funds into building a Daycare Center for the children and the community. The children would get educated and get health checkups and referred out to local doctors. This helped SS gain a good reputation among the community.

The community then requested that Salvation Society build a school that was close to their homes and of high quality. So in 2002, through 1 foreign contribution of \$3,300 facilitated through EFICOR, SS was able to start a school for 200 children. 150 student came from the slum and 50 from the middle class. At the point there was a \$1 per month fee for poor families and \$3 fee for middle class. SS was able to get a 3 year commitment from a donor to subsidize the additional \$2 fees for the poor children from 2002-04.

Now, 13 years later, the school has 500 students from preschool to 8th grade. There is still a low and middle income student mixture: 300+ are from the slum and 200 from the surrounding middle class community. Their focus on having a high quality English school has paid dividends as more middle class families wants their child at SS. Annually, SS generates \$83,000 from the school. This pays for the maintenance of their 3 story building, the salaries of the 28 staff, child scholarships, and community development initiatives.

Through it all, he has been open to the mentoring hand of EFICOR and now is proud to say that in 2004 and 2010 he and SS has been assessed. Pastor Daniel, is glad that these assessment have showed him what to change in his organization. He looks forward to the next assessment this year.

Future Funding Strategies: Pastor Daniel wants to develop a local business. He wants the business to grow and fund Salvation Society's community development initiatives. So his idea is to start a garment manufacturing business. He plans to take the existing sewing training class and start hiring women to make elementary school uniforms. They are currently doing this for Salvation Society's school which motivates Pastor Daniel to expand the operation to the surrounding schools.

Missionary Call

Organizational Background: The ministry Missionary Call, of Pastor Luke, started in Northern India in 1984 but was officially registered in 1987. In 1988, along with his newly wed wife, they both were committed to reaching the tribal, beggars, and slums with the good news of Jesus. As Pastor Luke recalls, "In the early days we did a lot of outreach work. We tried to cover many states with a lot of literature. Those days we survived on sending literature because we were not part of any church or a local/foreign mission organization." He continues, "At that time I only knew that God was going to provide."

Once married he knew that he had to find another way to generate income and still do evangelistic ministry among the marginalized. So he and his wife started a small journal named Macedonian Call which included bible study material and updates on their work. The printed 1,000 copies but didn't know how to distribute to a wider circle of Christians. Then, one day at a railway station in Kerela God would give him a list of 1,000 address through another Christian brother who Pastor Luke had never met. This network expansion generated income through subscriptions and financial gifts because the list had address of India living throughout India, the Gulf countries, and the U.S. Pastor Luke would never see this friend again but hopes to see him in heaven.

The new found donors weren't enough for the next step in MC's development. In 1990, Pastor Luke and his wife would move their operation to a developing slum in Delhi in obedience to God. There they would start a church made up of college student and people from the slum. At the same time Pastor Luke was getting ready to start a bible school to train up leaders with a passion for mission. So he went through a period of fasting and praying and then God provided

connections with people in Malaysia and Singapore which gave small gifts for the school. The school opened in 1994 with 7 students and 1 teacher. Now it has graduated more than 1,000 students.

Currently, Missionary Call has a 3 story building in the slum they had moved to back in 1990. Now the slum is developed and the church of MC is well known among the people. The building is used for missionary training, church service, after school tutoring program, administrative offices, and other community development initiatives.

Current Funding Streams: MC has foreign partners who give throughout the year which fund 60% of the organizational budget. Pastor Luke will continue to nurture these relationships well into the future. The rest of the funds are gained through the bible school fees, individual donors, church tithes, and offerings. Since not all the planned projects get funded upfront or on a consistent basis, MC is consistently connecting with local donors in person and continue to share the vision.

Future Funding Strategies: Pastor Luke, is thinking about starting his own publication company. He already inquired with the government about the requirements for such a business. He hopes that this might be a good way to create a continual funding stream and open up new network of potential donors.

Mercy Walk

Organizational Background: In 1992 Martha was teaching at a college and work for an organization that was taking care of children through a residential care program. She had the privilege of training child care workers during that times but this wouldn't be enough for her. While doing these initial trainings she felt there was a gap between the staff and the children so she wanted to bring the two together in a better way. So she made a choice based on the model of Jesus' incarnation and as she recalls, "I decided to come down and get in touch with the children, I wanted to hold them and loved them directly instead of telling someone else." So later that year she resigned her job and for the next years she would dedicate herself on training and be a frontline leader among the slum communities.

During this season Martha would find ways to partner with government and churches in order to help bring down the mortality rate of children, provide education to children, create women empowerment initiatives, and help in the rehabilitation of alcoholic men. All the while her and her volunteers would pray and share the immense love of Jesus to the community. God was provided in small ways during this time.

It would be until the year 2000 that she knew without a doubt that she had to register her ministry as an NGO, she would name it Mercy Walk. Afterward she didn't know what direction to go but had an idea that she needed to start her own residential program for children with aids. At the point the colleges of social work came to observe her work and were excited to send college students to learn her methods. At the same time God expanded her network and two

foreign donor wanted to give after visiting her work several times making sure MW was a legit organization. With their help she was able to hire 4 high quality staff.

As a leader Martha hold true her convictions as a Christian and more importantly seeks to continually participate in Jesus' kingdom. As she states, "Jesus spoke so beautifully in a simple way to the disciples, speaking to them about the kingdom of heaven being present. What he meant by that was establishing a kingdom with the help of His chosen ones who he had kept on this side of eternity. We are part of that kingdom and all the more responsible and accountable to what He is speaking to us." This kingdom mindset is at the core of Mercy Walk.

Currently MW has a 3 story high quality building which is where they do most of their ministry. The first floor has the main administration offices. The 2nd floor houses the children. The 3rd floor is used for classes and trainings that MW hosts from time to time. It is also rented out to churches for small conference or trainings.

They also own 2 mobile health units for the service of the slum communities. This came about after her Indian friend had heard about the success of MW's health camps and wanted to contribute. He gave her enough funds to cover the purchase of 2 health units.

Current Funding Streams: Mercy Walk charges for any training they conduct for either churches, colleges, or government employees. These funds are then invested back into MW general fund. These trainings will continue as their reputation as a high quality care provider expands in their city.

Mercy Walk also saves money through networking and partnering with like-minded organizations. As Martha says, "It's important to know what is happening outside our territory and only then we appreciate what others are doing. As our network grew the little funding was needed because we were using our expertise and strengths." Through these partnership MW has been able to serve as a bridge between the government programs and the slum communities.

Future Funding Strategies: Mercy Walk plans on starting a custom tailoring business. They have an existing tailoring which train women and empowers them by teaching them the tailoring trade. After these women graduate MW wants to hire them for the garment business.

Mercy Walk wants to develop trainings on community and organizational development. Such trainings will cover: nutrition as key to community work, organizational finance for NGO's and churches, and the value of leadership. They would like these trainings to generate income.

Mercy Walk also wants to start a new sponsorship program for the children they are caring for. This ideas has not been thought through yet but it is something MW will be working towards this year.

Finally, in the next come year Martha wants to leave the frontline leadership position to his son. She wants him to be the CEO of Mercy Walk and take it to the next level. Martha would like to serve as council but really wants to focus on only raising funds for the organization.

Chapter 4

Analysis

All the leaders highlighted in chapter 3 have spearheaded movements and have shown great leadership among their own communities and areas of expertise. They lead ministries or NGO's that range from the social sector to evangelical movements, the following themes capture the varying challenges that the leaders are constantly having to face. They would say that they have much to learn in regards to funding and resourcing their work but much of the themes outlined in this description come from trial and error, intuitive ideas, and experimenting.

The themes have been sorted in the following categories: Weeds and Roots. The "weeds" are the challenges that need to be understood and dealt with as leader's progress in their vision and mission. These "weeds" can hinder the growth of funding within the organization.

The "roots" are both current and future strategies. Current strategies are what Indian leaders have been putting into practice from the inception to the present. Future strategies are what they would like to see or are slowly working on in order to be more sustainable.

The following flow chart outlines the Weeds and Roots.

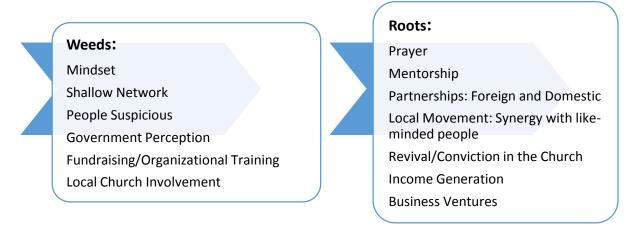


Figure 3 Weeds and Roots: Themes highlighted by the data as challenges and strategies.

Weeds

Mindset

With a growing number of ministries and NGO's needing funds among the great church movement in India there is a clear need, as expressed by leaders, to understand the mindset of believers when it comes funding local work.

There is a difference in mindset between the Christian brother/sister in the South than the North. One theory could be as Pastor Luke from Mission Call describes, "Mindset on funding varies from

person to person and from where they come from or who is teaching them." He further went on to explain that generally northern ministries seek western funding first because the gospel comes from the West. This is as he puts it, "indicative of the western missionaries which have evangelized India." He goes on to state that the southern ministries have a deep Christian heritage which see God as the ultimate provider. This understanding motivates believers to engage in the resourcing of their work, for their people, in their communities. He finally concludes with the thought, as the northern Christians mature in their understanding of God and giving then they will engage in funding local work and ministries. Such change is happening.

As expressed in the interviews, with foreign organization supplying great amounts of funds to Indian ministries and NGO's, local people stop giving once they know that foreign funds are funding local work. For leaders of NGO's and ministries, this is a challenge that they have learned to navigate through by cultivating deep relationships with local and foreign funders. As pastor Matthew from Abundance Alliance says, "Foreign funding should not kill the indigenous spontaneous giving and foreign funding should enhance the work continuously." Foreign funders seeking to be a "blessing" to the poor through ministries like AA, must keep in mind the indirect consequences of their funds and trust the judgment of the pastors who are on the ground.

This trust is only gained through a cultivation of a relationship. As Martha CEO of Mercy Walk states, "The relationship between the donor and the receiver should be a very close relationship and transparent." When transparency is a primary in a relationship between donor and recipient then it has potential grow to a trustworthy and open friendship. The impact of the trust gained give the an Indian leader the open door to nurture the local Christians to give no matter the amount and keep up with their heartbeat as a local giver.

It also gives space for the Indian leader to create spaces of involvement to the foreigner without compromising the local involvement. As Pastor Paul of Abundance Grace expresses, "The foreigner should consider the ramifications of their involvement in relation to the Indian leaders. They must not impose but support in ways of training, prayer, encouragement." Although funds are needed, the role of the foreign donor must be one of humility and consideration for their Indian leaders and partners. Not allowing for their need to "bless the poor" stand in the way of nurturing transparent and trustworthy relationships with local pastors and leaders.

Shallow Network

The call to be a transformative leader beyond the walls of the church and launch a ministry which evolves to an organization is a difficult and lonely path to walk on with in the Indian context. Most of the leaders have had to endure the pains of leaving their profession, a comfortable lifestyle, government jobs, churches, and home state. All for the sake of sharing the good news of Christ with those at the margins.

Many of these leaders recollect that loneliness they felt in sacrificing their life in order to start their ministry. They did not come from wealthy families or churches. They understood that they will have to continually share their story, mission, and vision to those they come in contact with because their network was limited. Much of their challenge was to survive in the initial years as bi-vocational pastors and leaders.

Due to this reality, they have chosen to focus more of their time to the work at hand and not much on seeking money. As Pastor Micah from Holy Prayer Mission recollects in the early stage of his organization, "Funding was not a priority in doing the work." As many of the leaders matured they understood that the more people know about it the higher chance of them giving outside their church tithe. He further states, "People give more when they know more. So communication and good work profits much."

For many of them there was breakthrough when network expansion occurred. This expansion wasn't strategic on their part but was driven by their prayers and cultivation of relationships early in their ministry. This expansion was organic in nature so their network of friends and family grew to local or interstate donors. Depending on who they met or who they were referred to, they started seeking funding from Indian foundations, Christian foundations and government funds. At times, it was about the opportune moment.

The expansion lead to more funding, in-kind donations, and a good reputation among likeminded supporters.

Suspicions

Given the mismanagement of funds within the broad Indian culture, a suspicious attitude is valid. Thirteen of the 14 participant are not affiliated to a mainline church, they lead outside the walls of the local institutional church. Many of them have created their own churches as a direct result of evangelical and social work. For many of them, doors have been shut and long periods of financial drought have occurred because people are suspicious when asked for their support. For this reason they have had to adjust and invest a lot of their personal funds in order to keep their ministries moving forward.

Government Perception

There has been a growing government scrutiny of the accountability of NGO's. With much distrust between both the government and NGO sector there is a need for the continual growth and understanding on how to manage such tension. In describing such tension Pastor Paul of Abundance Grace expressed that biblical stewardship is the best way to maneuver any scrutiny. He continued, "Stewardship involves having a good witness before God, people, and government."

Having a good reputation among government officials is important for those NGO's which receive government funds. As Martha from Mercy Walk describes, "Favor among government

authorities and community is a consequence of the faithfulness and dedication that we've had on bridging resources into the community." As this leader suggest, Christian ministries/NGO's is about being a bridge builder. Being a good bridge builder is about providing resources to the poor. The government is looking for reputable organizations that have proper documentation such as 80G, FCRA and well maintained account records. They are also looking to see the fruit of such funds in the lives of the poor, something that the Christian social sector can be a part of.

Fundraising/Organizational Training

As described, many of the participants did not have any prior experience in funding or even in organizational leadership. Many of them were education in other professional areas or strictly theological studies. They did not have prior education in community development or organizational structuring. So starting their own organization they were forced to endure several years of continual learning, dependence on God, and key mentors. Their insights have come from many years of trial and error which has built in them a resiliency and focus like any entrepreneur.

For many of them, scripture has been a consistent guide to keep funding in the right perspective. For Pastor Daniel of Salvation Society, Matthew 6:33 is a continual reminder to continually seek God's kingdom in his work. Although Pastor Daniel comes from a military background, he understands that training and authority is needed for a good soldier to mature. So early in his ministry he sought after the training of The Evangelical Fellowship of India Commission on Relief (EFICOR). Since the inception of his organization in 1999, Pastor Daniel has been open to an organizational evaluation conducted by EFICOR in 2004 and 2010. He has learned through EFICOR's support that he needed to amend his by-laws by rewriting and restructure his board. His goal is to be evaluated every 5 years. He not only wants to create a good and well-structured organization but he is also serving as a mentor to other pastors and leaders that are starting their own ministries and NGO's.

Although Pastor Daniel has profited from an organization like EFICOR, there is still a wide need for leaders to get proper contextual training in the areas of fundraising and organizational structuring. Entities like EFICOR and Christian Institute of Management (CIM) are Indian based organization that have trained some of the participants of this study.

Local Church Involvement

Another "weed" that can hinder the growth and sustainability is a decreased sense of ownership from the local church in matters of supporting local organizations. The local church is not one congregation or one denomination, it's the church as a whole, the people that would consider themselves followers of Christ. In many of the conversations there was a desire to see the fullness of the local church demonstrated in full ownership and engagement in social and evangelical work. This desire stems out of a deep love for the church and the poor. As Pastor Jacob, Director of an all-boys Hostel, says "Get people to see that it's their project, their concern

so they must participate." This sentiment is echoed by pastor Nehemiah, who leads a church planting ministry, when he says "Everyone can give."

There are many organization that would like for the local church to be involved through giving of their time as a volunteer, financial support, or in-kind donations. At the core of ownership is a deep sense of empathy that translates to action. For many of the leaders that is their desire and they will continue to communicate how to get involved and be a part of local transformation in the slums and villages of India.

Roots

The "Roots" are the various strategies applied by the participants during their tenure of their organization and future strategies which directly impact their sustainability.

Prayer

Many hours and meetings have been invested as a way to cultivate a deep prayer life. For all the leaders prayer is a way that continually connects them to God and this is where they suggest all young leaders to start when contemplating full-time ministry. As, Pastor Matthew refers to it, "Kneeology is the role that prayer plays throughout the life of a Christian." For all the leaders a life of prayer is what has kept their motives in check.

For Martha of Mercy Walk, in regards to prayer states, "We felt we needed God all the time and money sometimes." A continual connection and devotion to be in the presence of God as an individual or collective is of high priority for the participants.

Many of them have benefited from surprise gifts or "last minute" in-kind donations, simply by trusting and having faith that God will provide. These experiences have strengthened their faith and sustained a realization that God will not leave them or forsake them.

This strategy was evident in all the leaders, whether they were leading evangelical work or social grassroots work, all concluded that prayer is central to any form of sustainability effort for the leader and organization.

Mentorship

As many of the leaders moved to sharing their vision and trying to build momentum in the early stages of the organization. They, like the biblical Moses, wanted to do everything and were faced with early burnout. Many of the leaders, through meetings or referrals, found quality leaders that would become a mentor. Most of these relationships were non-official mentorships but more like friendships.

Rev. Elijah of Holy Fire Ministries, a ministry focused on investing in youth ministry, recalls the following, "There were a few people, Godly people. When I wrote down the vision, they scrutinized my writing with word and guided me through the process." He felt assured that he

was heading in the right path, even though he didn't have funds, because of the support and guidance he received from mentors along the way.

Mentorship is a valuable strategy that helps keep leaders on a continual rhythm of personal development and benefits as they are then empowered to mentor others. It creates a replication of leadership in their city.

Partnerships: Domestic and Foreign

The root of partnerships was a constant theme that surface throughout the interviews. Partnership have proven to cut overall costs for NGO's and ministries. For Pastor John of New Beginnings, a non-profit committed to raise the educational level of slum children, a partnership with a foreign partner has allowed him to impact the lives of 250 slum children. New Beginnings has gained an honorable reputation among the slum community through the programing it facilitates for the children and families.

Partnerships with other Indian organization is also key for the longevity of Indian organizations. As Martha of Mercy Walk notes, "It's important to know what is happening outside out territory and only then we appreciate what others are doing. We were very keen in partnering with those who were doing similar vision but doing it differently." The value of partnership at the local level creates a web of support which cut costs and cultivate a culture of unity while not compromising each organizations goals and programs.

Local Movement: Synergy with like-minded people

It was evident in the data that synergy was created among the inner circle of influence that all these leaders had among family, friends, and other like-minded people. For pastor Micah, leader of Holy Prayer Mission a ministry dedicated to creating an evangelical movement among the Indian youth, creating a local movement was essential. He recalls, "I felt, I needed to pray and go to youth meetings. I was 19 years old. I started sharing my story and within 6-8 months 6 of my friends came to know the Lord." He later states that from 6 his group grew to 60 then 100 people involved in ministry. All the while they would seek in-kind donations for their youth rallies. They would also place donation boxes in homes of people that would be willing to support them.

The cultivation of a local movement has given pastor Micah name recognition which has opened funding streams among different people from different socio-economic levels.

For Mr. James, the cofounder of Radiant Light a boys hostel for 14-19 years old, it's essential to create synergy among his circle of friends and family. For the past 8 years his approach has been to seek both Christian and non-Christian donors. Most of his non-Christian donors are of like mind and like the support orphans. His desire is to help his friends and family participate in impacting the lives of Indian youth. His efforts in cultivating and creating a synergy among likeminded people has profited his NGO. They have received rice donations, cash donations, plumbing services, electrical help, and construction services.

Revival/Conviction in the Church

Throughout the leaders' stories, there were specific times where Christians gave in abundance. This spirit of giving in people came out of a realization of God's immense love for them. For others they realized that it's their responsibility to invest and give to their church.

For Pastor Micah of Holy Prayer Mission, this "root" has carried him through fiscal challenges. He recalls an event in Delhi where "they gave gold, silver, wrist watches, and motorbike. This was the offering of the youth. They gave their mobiles. In Delhi they gave several big buckets of mobiles. When youth give mobiles you know they are in total surrender." This assets gained from the offering was sold that day to pay for all the expenses of the youth rally.

Events like this energize and deepen pastor Micah's faith. He understand that God will provide through his church whether in a youth rally or in building a network of 18 states.

As Pastor Elijah, of My Neighbor Ministries says, "my favorite subject is stewardship." For him, teaching on stewardship and giving has brought a deep conviction in his church that started with 10 families and is now 60+. This conviction has brought growth. The past eight years they've been able to raise 8 lakhs rupees, about \$13,333 USD. He is very proud of his church. These funds have gone to purchase their own church building, build their slum ministry, and partner with orphanages and old people homes. They have been able to offer scholarship to their church youth and have built a bible school in Orissa for 10 students.

Although, My Neighbor Ministries has valid permits to get foreign funding (FCRA), he has not sought out or requested any help outside of India. Pastor Elijah, he understand and challenges his church to see themselves as a primary role player in financially supporting any work they are called to do.

Income Generation

Many of the participants interviewed mentioned their inner realization that they cannot be fully dependent on foreign contributions when the US market crashed in 2008, so creative income generation ideas were pursued. Below are several ways on how Indian leaders have generated income for their NGO or ministry.

Maximizing Property

Mary, CEO of Hope Development, an NGO who is committed to development in the rural sector, has found a way to generate income and support local entrepreneurs by building 10 small storefront shops for rent. She has also made a small 25x25ft hall for rent as well. HD is generating \$1,000 a month which goes to support their children hostel in their property.

Pastor Peter, co-founder of Solidarity Development, has seen the monetary profit of owning land and a 3 story building. He rents out some rooms, their main hall, and grassy area for weddings and church events. This income goes directly to the operational needs for micro-loans among women.

This is all possible because all the organizations have land and a building which houses their administrative offices. Investing in land ownership and buildings is a way to generate income for NGO's and ministries.

Maximizing Knowledge

Martha, founder of Mercy Walk, understands that her experience and expertise in training children hostel staff is something she could offer city agencies. Her and her staff now are sought by government agencies and ministry partners to conduct medical trainings. These trainings are a source of income for MW, which goes directly to the everyday operations.

Mary of Hope Development says that her staff is keen in agriculture technology that the government is paying them to conduct trainings for city officials. This income is reinvested back into their agriculture technology work with local farmers.

As leaders mature they have something to offer and should look to find ways to leverage their knowledge to generate income.

Maximizing Projects

For pastor Daniel of Salvation Society, the relentless vision of offering quality education by quality teacher has gained him a good reputation among his community. His school is made up of both low and middle income families. What started as a project birthed from a desire of the slum community to have a local school, it now offers 500+ children quality schooling. Of the 500+, 300 are from neighboring slum community.

With an initial foreign investment of \$3,500 back in 2002 going specifically to the construction of the school. Now, Pastor Daniel proudly states that 12 years later their income is roughly 83,000. He employs 28 staff, offers schooling from Pre-K through 8th grade. He has maximized the investment and offers a good service to the community.

Business Ventures

A final "root" that 1 of the 14 participants is actively pursuing is building a business in order to create a constant flow of income for his ministry. Pastor Nehemiah, started Fruitful Ministries three years ago. He had 20+ years of previous ministry experience and none in business. For the past 2 years he has entered into the real estate business with 2 other associates. Of his \$13,000 annual budget, his business has been able to donate \$4,000, his local churches \$1000, and \$8,000 from foreign donors. His goal is to decrease foreign contribution to 20% and the rest be local donation from his business, church, and friends.

Even though pastor Nehemiah was the only clear example of a leader that sees business as another way to be sustainable, there were 4 other pastors that wanted to grow in this area in the very near future. Pastor Luke of Mission Call, wants to start his own publishing company to gain income. Pastor John of New Beginnings, wants to build a chicken farm or step into the agriculture business. Furthermore, Pastor Elijah of My Neighbor Ministries will be looking on how to encourage his village and urban pastors to build on existing businesses they might have so that

they can employ people in their village or community. Finally, Pastor Daniel of Salvation Society wants to develop his existing seamstress vocational class into a full business that supplies all the uniforms for their local schools.

Business will not only provide another income stream for the NGO but be a key in the sustainability of the local community by employing from within the community. As pastor Nehemiah says, "We should always look to Jesus, we should always look to God, who really gives us. He is the source of our lives, He is the source of the business, He is the source giving everything."

Chapter 5

Recommendations

As described in chapter 1, this action-research approach is based on supervision and partnership with India Seed. The purpose was for this project to benefit India Seed by giving certain recommendations as a way to learn from what others are doing based on a researched account. Based on the action-reflection methodologies used in this study the following recommendations have been drafted. It is clear that there are weeds that are continual challenges for Indian leaders seeking funding. But as outlined by the research there are clear root strategies that organization must develop in order to gain financial sustainability. Based on the stories and root strategies, I have compiled a set of recommendation for India Seed as Pastor Mark moves forward in developing and structuring an organization that people would be delighted to participate with.

Short-term

1. Fast and Prayer:

- a. Continue to be invested in prayer and fasting as a way to nurture a relationship with Christ.
- b. This was fruitful in the lives of the leaders interviewed especially when financial or staff struggles were present.

2. Plan to be full-time:

a. Given the current bi-vocational role that Pastor Mark is in as founder of India Seed, this point is to be taken with utmost wisdom. This is probably the most crucial and high risk decision that all the leaders interviewed had to make at the beginning of their work.

3. Proper Government Documentation:

a. Apply for 12A, 80G, and FCRA legal permits for donations to be properly processed. Given the lengthy process of each permit, it is important to begin this process as soon as possible. This will be important in seeking future local and foreign grants.

4. **Expand Network:** This is a main artery for the organization.

- a. Nurture local relationships both in the church and the community.
- b. This is already being done in a small scale but it will need to grow in this next season.
- c. More speaking engagement among independent churches, youth retreats, and motivating seminary graduates are possible steps.
- d. Nurturing existing partnerships by being in continued communication with them. Using social media is a great way in keeping them informed. A phone call or a personal visit is always the best way!
- e. Create specific areas of service and giving (financial, in-kind) which are achievable for local people.

5. Mentorship:

a. Seek a local mentor or mentoring organization (e.g. EFICOR or Christian Institute of Management) which can assist in the personal development of Pastor Mark in order to operate from a place of community and not isolation.

b. Many of the interviewed leaders highlight this point as being life changing as they administer and manage funds, staff, and volunteers.

6. Develop Achievable Organizational Plan

- a. Develop 1yr-3yr plan. India Seed's mission should drive the plan and making the plan as realistic as possible. This will help to keep the organization focused in fulfilling its mission by clearly designating funding.
- b. This is valuable for the board to understand and be seeking funding for the organization.
- c. This will add structure to the operation and a helpful tool when applying for funding.
- d. This will keep Pastor Mark centered in seeking funds to fulfill the mission and not be at the mercy of funds which can drift India Seed away from its mission.

7. Develop a Budget:

a. India Seed's budget should be consistent with the organizational plans. This can hell in navigating funding waves.

8. Central Office:

a. Plan on renting a space as a central hub for operations. This will help in gaining governmental permits.

Long-term

1. Mentorship:

a. Mentor other young leaders by building an organization work team. Building 2nd level leadership at the beginning is a valuable investment of time and energy.

2. Property:

a. The purchase of land or an existing property is a good investment. This will give India Seed the ability to build and use the space for operational needs but also for income generation.

3. Income Generation:

- a. Given the continued reality that funding is not constant or even limited, the idea of generating is a plausible one.
- b. Whether IS starts a business, rents out its facility, it needs to consider how to make money as a stream of continual income. This might take research and time but worth the investment.

4. Apply for Grants:

- a. Start reaching out to local or foreign grants that can pay for some of the plans laid out by the organizational plan and budget.
- b. Get familiar with grant cycles and foundations which IS can begin to nurture relationships with.

5. Online Presence:

a. Considering the context and climate this might be good or not. If it is good for the organization contextually then it's beneficial to have social media play a role in telling the stories of impact and how people can get involved.

b.	This can be used for local and foreign partners as a way to inform them on the work being done and also give them an easy way to give.

Chapter 6

Conclusion

The stories highlighted in this research demonstrate the struggles which many leaders face in the unpredictable climate of funding NGO's. Through their experiences, they have shown the importance in the following: prayer, mentorship, nurturing key relationships, involvement in a local movement, bringing revival, creating income, and entering into potential business ventures.

In the analysis, it was evident that all the leaders are in one way or another demonstrating the "root" strategies as they strive to create an organization that lives out their mission while giving good account of their funds among men and God. Essentially, their foundation as followers of Christ has permeated all of their organizational dealings internally and externally.

Given the recommendations for India Seed and the continued prayer that Pastor Mark is already doing; for instance, he is now in the process of securing 12A certification, giving him a platform for receiving local funding. Additionally, he is moving forward in creating a three year organizational plan which will include funding as well. Furthermore, he is planning on becoming fulltime in order to lead his organization into the future, a point that his mentors have told him and confirmed through this research project.

Although good work is happening among grassroots Indian leaders, it is vital for organizations to unite and learn from each other. Further organizational research needs to be done on second generation leadership, income generation, and the value of seeing business as mission.

Finally, as the landscape of NGO's shift due to government scrutiny coupled with the multiplication of grassroots leaders stepping into their God given call, it is imperative for Indian leaders to have a rhythm of learning incorporated in their leadership framework. All the leaders interviewed at one point had to take a risk and change their perspective, their thought process, and venture into the unknown for the sake of their God given call. These risks didn't come out of happen stance but from choosing not to stay stagnant but learning new ways of achieving their mission in a sustainable manner. May their continued spirit of learning inspire a new generation of Indian Christian leaders as they face the social issues of today's India.

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Appendices

IRB Exempt Status



Azusa Pacific University Institutional Review Board Office of Research and Grants

Exempt Status

DATE: April 13, 2015

TO: Omar Cova

FROM: Joanie Stude, Coordinator, Institutional Review Board

IRB ID NUMBER: #41-15

PROJECT TITLE: Entrepreneurial Economics: A Comparative Study on Sustainable Fundraising Strategies of Indian NGOs.

Based on the information you have submitted, the project referenced above has been reviewed and declared Exempt from the requirements of the human subject protection regulations as described in 45 CFR 46.101(b).

The determination of Exempt status means that:

- Further review in the form of filing an annual Renewal form or a Closure report form is not necessary.
- Research must be carried out exactly as describe in the application. Additional review is required for any modifications to the research procedures.
- All protocol deviations, unanticipated or serious adverse events must be reported to the IRB within one week. See the IRB handbook for instructions.

For assistance please contact the Institutional Review Board Coordinator at jstude@apu.edu or 626.815.2036.

Research Tools



Entrepreneurial Economics: A Comparative Study on Sustainable Fundraising Strategies of Indian NGO's Omar Cova

IRB ID NUMBER: #41-15

2014-15 INFORMED CONSENT FORM

Voluntary Status: You are being invited to participate in a research study conducted by the researchers listed above. You are being asked to volunteer since you meet the requirements for enrollment into this study. Your participation is voluntary which means you can choose whether or not you want to participate. You may withdraw any time without penalty. If you decline to continue, any data gathered to that point may be used in data analysis. If you choose not to participate, there will be no loss of benefits to which you are entitled. Before you can make your decision, you will need to know what the study is about, the possible risks and benefits of being in this study, and what you will have to do in this study. The research team is going to talk to you about the study, and they will give you this consent form to read. You may also decide to discuss it with your family or friends. If you find some of the language difficult to understand, please ask the researcher and/or the research team about this form. If you decide to participate, you will be asked to sign this form.

Purpose: The study for which you are being asked to participate is designed to compare the fundraising strategies of various Christian non-profit organizations in India in order to better understand organizational economic sustainability. As a CEO and/or founder, your insight is needed in identifying funding strategies that have worked or failed in the pursuit of keeping the organization moving forward.

Procedure: To be a voluntary participant in this study, you will be asked to share the story of your organization from inception to its current form, highlighting the evolution of funding strategies in the growth of the organization. After the interview, you will be asked to fill out an organizational survey, which is designed to collect data for a wider comparison between various organizations as part of the research. A follow up meeting will be arranged in order to give you an opportunity to *view and edit* any of the content before including it in the final project write up.

Commitment and Compensation: Your total participation in the study will take approximately 1.5 hours over 2 sessions for a total of 3hrs. The first session will be the initial interview and the written organizational survey. The second session will be a case study verification session where the *Principal Investigator* Omar Cova, will make sure that the case study properly reflects the interview. You will not receive financial compensation for participation in the study.

Possible Risks & Benefits: Because this is research and does not have anything to do with the current services you are receiving, you can withdraw from the study at any time without penalty.

You will be given a copy of the case study written on your organization. Your participation in this study will also help improve the knowledge about economic sustainability in the NGO sector of India. Your participation may also benefit other people with similar concerns.

Confidentiality & Consent: The *Principal Investigator* Omar Cova , involved with the study will collect survey and questionnaire data and keep it confidential. Any information that is obtained in connection with this study and that can be identified with you will remain *confidential*. Your identity will be kept strictly confidential and *de-identified* by giving you and your companies name an alternate alias when writing the case study. The story elements gathered in the initial interview will be written as case studies and be used in the research. You will be allowed to *view* and *edit* any portion of the project content that might refer to your organization prior to publishing. The data collected will be stored on a "cloud" server which only the *Principal Investigator* Omar Cova , will have access to during and after the research project.

\square I agree for my name and affiliated organization to be used in the case study.	
☐ I do not agree for my name and affiliated organization to be used in the case stud	yk

This document explains your rights as a research subject. If you have questions regarding your participation in this research study or have any questions about your rights as a research subject, please contact the *Principal Investigator* Omar Cova, using the information at the bottom of this form. Concerning your rights or treatment as a research subject, you may contact the Research Integrity Officer at Azusa Pacific University (APU) at (626) 812-3034 or at dguido@apu.edu.

New Information: During the course of this study, we may discover information that could be important to you. This includes information that, once learned, might cause you to change your

mind about being in the study. We will notify you as soon as possible if such information becomes available. Conflict of Interest: The Principal Investigator has complied with the Azusa Pacific University Potential Conflict of Interest in Research policy. Language: An official language of India is English. Stating that I am fluent in English conveys that I have fully comprehended the information contained in this form and do not need a translator. ☐ I verify that I am fluent in English ☐ I am not fluent in English Consent: I understand that my participation in this study is entirely voluntary and that I may refuse to participate or may withdraw from the study at any time without penalty. I understand the procedures described above, and I understand fully the rights of a potential subject in a research study involving people as subjects. My questions have been answered to my satisfaction. I agree to participate in this study. I have received a copy of this consent form. ☐ I agree to be audio taped ☐ I do not agree to be audio taped ☐ I agree to fill out the survey ☐ I do not agree to fill out the survey Participant Name Signed Participant Name Printed Date I have explained the research to the subject or his/her legal representative and answered all of his/her questions. I believe he/she understands the information described in this document and freely consents to participate. Signature of Principal Investigator Date Time **Omar Cova** Plot 168 Mecosabagh Christian Colony, Kadbi Chowk, Kamptee Rd. Nagpur, Maharashtra, India 440004 855.485.6867

Name and Surname: Organization Name: Address: Phone:
Address:
Phone:
NOTE: The information above will ONLY be filled out by the <i>Principal Investigator</i> _Omar
Cova
INTERVIEWEE PLEASE READ BEFORE PROCEEDING:
The following survey results will be tabulated and will ONLY serve as comparison data which
will be used in graph form and your company's information will be <i>de-identified</i> in the published work.
Organizational Survey
Instructions: Please fill out the following survey to the best of your knowledge . You can ask
clarifying questions to the <i>Principal Investigator</i> Omar Cova . If at any point you feel you
do not want to answer certain questions you may do so without any penalty.
CEO/Founder
1. What is your age?
2. What is your gender?
3. How many years have you been leading this organization?
or month many years nave you seem reading this organization.
4. How many years have you been in the NGO sector?
5. Did you have previous fundraising experience before you started leading the
organization?
a. If so, explain.
·
Internal
6. How many <i>government grants</i> do you currently have?

	a.	What <i>percentage</i> of the annual budget is covered by <i>government grants</i> ?
7.	How m	nany <i>private donors</i> are currently giving to the organization?
	a.	What <i>percentage</i> of the annual budget is covered by <i>private donor's</i> grants?
8.	How m	nany foreign organizations/churches are currently donating finances?
	a.	What <i>percentage</i> of the annual budget is covered by <i>foreign funding</i> ?
	b.	How long have they been giving?
9.	What of busine	other forms of income are you tapping into? (for example: new ventures in ess)
10.	How m	nany people are on your pay role?
11.	What i	s the organization's monthly income?
12.	What i	s the annual operational budget?
13.		percentage of your annual budget goes to media marketing (for example: website , brochures, etc.)?
	chnolo How h	Pgy as the organization integrated technology into the fundraising strategy?
15.	Does t	he organization have a website? If so, is it updated?

2	If v	os how much did it cost?
a.	п у	es, how much did it cost?
b.	If n	o, why not?
Do yo	u hav	ve an online system to receive foreign funding?
a.	If y	es, how did was this possible?
b.	If n	ot, why not?
How h	ave	you seen technology and fundraising approaches change with each
		you seen technology and fundraising approaches change with each of growth in the organization? Explain.
	ation	
genera 	sing	
genera 	sing u cur	of growth in the organization? Explain.
genera 	sing u cur a.	rently have a fundraising strategy or plan?

20.	What are areas in fundraising that you would like to grow in?					
21.	What people, tools, or resources help you gain fundraising knowledge?					
22.	What are you top 3-5 fundraising strategies that you would recommend for start-up NGO's? 1					
	2					
	3					
	_					

Thank you for your participation

Organization Number:	Date:
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Principal Investigator is to read the following to the Interviewee **BEFORE** interview begins:

I the *Principal Investigator* Omar Cova, will keep the information on finances and figures separate so that your organization will only be identified by assigning an organizational number given by me, the *Principal Investigator*. The story elements gathered in the initial interview will be written as case studies and be used in the research, which will be made public. Your name and affiliated org will be *de-identified* from any published work. Due to your voluntary consent, at any time throughout this interview you may refuse to participate or answer certain questions.

Interview Questions

- 1. How did this organization/ministry get started?
- 2. What is the Indian perspective on fundraising?
- 3. What funding schemes have you set in place since you've been a part of this organization?
- 4. What have been some of the financial challenges that you've faced since being in the role of CEO/Founder?
- 5. What experiences have shaped the way you think about fundraising?
- 6. If you were to do this all over again what funding schemes would you focus on from the very start?
- 7. Is there anyone (person or NGO) who is currently offering workshop on fundraising at the grassroots level? If so, have you profited from their services. If no, would this kind of training be fruitful for you and other leaders.
- 8. Now that you have so much experience what advice would you give young leaders who want to start an NGO in Nagpur, India

Principal Investigator is to read the following to the Interviewee AFTER interview ends:

Thank you for your participation! Please note that we will meet again for a second session for a case study review. The purpose for the next session is for *you to VIEW and EDIT any part of the case study before publication*. After the final case study edits, it will be emailed to you for your records. Also, a summary of this research project will be given to you in brochure format for your cooperation in this project.

Telephone AND email script:

Dear Mr. /Mrs
My name is Omar Cova and I'm a research student with Azusa Pacific University in CA,
USA and I'm presently working on my Master's Degree here in Nagpur, India. I'm currently
looking for potential interviewees for my research project. Your name was given to me by
who I had the pleasure of interviewing as well. The title of
my project is "Entrepreneurial Economics: A Comparative Study on Sustainable Fundraising
Strategies of Indian NGO's." My goal is to interview 20-22 CEO's or Founders of Christian,
NGO'S in Nagpur. The aim of this study is to compare fundraising strategies of various NGO's
with the goal of learning how sustainability can be reached by learning from local various
successful NGO's.
Would you be interested in being a part of this study? Since this is an initial ask, when
would be a good day to meet with you? I would be happy to visit you and let you know more
about this study and answer and questions you may have before you commit to investing

Thank you,

your time.

Omar Cova

Collaborative Institutional Training Initiative (CITI Program)

COURSEWORK REQUIREMENTS REPORT*

* NOTE: Scores on this Requirements Report reflect quiz completions at the time all requirements for the course were met. See list below for details. See separate Transcript Report for more recent quiz scores, including those on optional (supplemental) course elements.

• Name: Omar Cova (ID: 4720763)
• Email: ocova13@apu.edu

• Institution Affiliation: Azusa Pacific University (ID: 2683)

• Institution Unit: MATUL

• Curriculum Group: Social & Behavioral Research - Basic

· Course Learner Group: Same as Curriculum Group

• Stage: Stage 1 - Basic Course

Description: Choose this group to satisfy CITI training requirements for Investigators and staff involved primarily in

Social/Behavioral Research with human subjects.

Report ID: 15464706
 Completion Date: 03/13/2015
 Expiration Date: 03/12/2018
 Minimum Passing: 80
 Reported Score*: 97

REQUIRED AND ELECTIVE MODULES ONLY	DATE COMPLETED	SCORE
Belmont Report and CITI Course Introduction (ID:1127)	03/03/15	3/3 (100%)
History and Ethical Principles - SBE (ID:490)	03/08/15	5/5 (100%)
Defining Research with Human Subjects - SBE (ID:491)	03/10/15	5/5 (100%)
The Federal Regulations - SBE (ID:502)	03/10/15	5/5 (100%)
Assessing Risk - SBE (ID:503)	03/10/15	5/5 (100%)
Informed Consent - SBE (ID:504)	03/11/15	5/5 (100%)
Privacy and Confidentiality - SBE (ID:505)	03/13/15	5/5 (100%)
Unanticipated Problems and Reporting Requirements in Social and Behavioral Research (ID:14928)	03/13/15	4/5 (80%)

For this Report to be valid, the learner identified above must have had a valid affiliation with the CITI Program subscribing institution identified above or have been a paid Independent Learner.

CITI Program

Email: citisupport@miami.edu
Phone: 305-243-7970

Web: https://www.citiprogram.org

Collaborative Institutional Training Initiative (CITI Program)

COURSEWORK TRANSCRIPT REPORT**

** NOTE: Scores on this Transcript Report reflect the most current quiz completions, including quizzes on optional (supplemental) elements of the course. See list below for details. See separate Requirements Report for the reported scores at the time all requirements for the course were met.

Name: Omar Cova (ID: 4720763)Email: ocova13@apu.edu

• Institution Affiliation: Azusa Pacific University (ID: 2683)

• Institution Unit: MATUL

• Curriculum Group: Social & Behavioral Research - Basic

• Course Learner Group: Same as Curriculum Group

• Stage: Stage 1 - Basic Course

• Description: Choose this group to satisfy CITI training requirements for Investigators and staff involved primarily in

Social/Behavioral Research with human subjects.

• Report ID: 15464706

• Report Date: 03/30/2015

• Current Score**: 100

REQUIRED, ELECTIVE, AND SUPPLEMENTAL MODULES	MOST RECENT	SCORE
History and Ethical Principles - SBE (ID:490)	03/08/15	5/5 (100%)
Defining Research with Human Subjects - SBE (ID:491)	03/10/15	5/5 (100%)
Belmont Report and CITI Course Introduction (ID:1127)	03/03/15	3/3 (100%)
The Federal Regulations - SBE (ID:502)	03/10/15	5/5 (100%)
Assessing Risk - SBE (ID:503)	03/10/15	5/5 (100%)
Informed Consent - SBE (ID:504)	03/11/15	5/5 (100%)
Privacy and Confidentiality - SBE (ID:505)	03/13/15	5/5 (100%)
International Research - SBE (ID:509)	03/30/15	5/5 (100%)
Unanticipated Problems and Reporting Requirements in Social and Behavioral Research (ID:14928)	03/13/15	5/5 (100%)

For this Report to be valid, the learner identified above must have had a valid affiliation with the CITI Program subscribing institution identified above or have been a paid Independent Learner.

CITI Program

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